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EXHIBIT A

4  
Fidelity National Title  
Company of Washington, Inc.



18 PGS  
08-30-2004 03:36pm \$37.00  
PIERCE COUNTY, WASHINGTON

Return To:

NATIONAL CITY MORTGAGE CO.  
P.O. BOX 809068  
DALLAS, TX 75380-9068

Assessor's Parcel or Account Number: 0003525775

Abbreviated Legal Description:

LTS 1 & 2, BLK 13,

[Include lot, block and plat or section, township and range]

Full legal description located on page

Trustee:

[Space Above This Line For Recording Data]

## DEED OF TRUST

**NOTICE: THIS LOAN IS NOT ASSUMABLE  
WITHOUT THE APPROVAL OF THE DEPARTMENT  
OF VETERANS AFFAIRS OR ITS AUTHORIZED  
AGENT.**

### DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated **August 19, 2004** together with all Riders to this document.

(B) "Borrower" is

**SUZETTE J ALEXANDER A Single Person**

Borrower is the trustor under this Security Instrument.

(C) "Lender" is **National City Mortgage Co dba  
Accubanc Mortgage**

(18)

WASHINGTON -Single Family- Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3046 1/01

VMP -6G(WA) (0012)

Page 1 of 15

Initials: SJP

VMP MORTGAGE FORMS - (800)521-7291



37.00

Lender is a **corporation**

organized and existing under the laws of **The State of Ohio**

Lender's address is **3232 Newmark Drive, Miamisburg, OH 45342**

Lender is the beneficiary under this Security Instrument.

(D) "Trustee" is **FIDELITY NATIONAL TITLE**

(E) "Note" means the promissory note signed by Borrower and dated **August 19, 2004**  
The Note states that Borrower owes Lender

**ONE HUNDRED FORTY THREE THOUSAND FIVE HUNDRED FOUR & 00/100** Dollars  
(U.S. \$ **143,504.00** ) plus interest. Borrower has promised to pay this debt in regular Periodic  
Payments and to pay the debt in full not later than **September 1, 2034**

(F) "Property" means the property that is described below under the heading "Transfer of Rights in the  
Property."

(G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges  
due under the Note, and all sums due under this Security Instrument, plus interest.

(H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following  
Riders are to be executed by Borrower [check box as applicable]:

- |                                                |                                                         |                                             |
|------------------------------------------------|---------------------------------------------------------|---------------------------------------------|
| <input type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Condominium Rider              | <input type="checkbox"/> Second Home Rider  |
| <input type="checkbox"/> Balloon Rider         | <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> 1-4 Family Rider   |
| <input checked="" type="checkbox"/> VA Rider   | <input type="checkbox"/> Biweekly Payment Rider         | <input type="checkbox"/> Other(s) [specify] |

(I) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations,  
ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final,  
non-appealable judicial opinions.

(J) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other  
charges that are imposed on Borrower or the Property by a condominium association, homeowners  
association or similar organization.

(K) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check,  
draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument,  
computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an  
account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine  
transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

(L) "Escrow Items" means those items that are described in Section 3.

(M) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by  
any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i)  
damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property;  
(iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or  
condition of the Property.

(N) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the  
Loan.

(O) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the  
Note, plus (ii) any amounts under Section 3 of this Security Instrument.

Initials: 

(P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. Section 2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(Q) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

#### TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the

COUNTY of Pierce  
[Type of Recording Jurisdiction] [Name of Recording Jurisdiction]

LOTS 1 AND 2, BLOCK 13, RIDGEDALE ADDITION TO TACOMA, W.T.,  
ACCORDING TO PLAT RECORDED IN BOOK 2 OF PLATS AT PAGE 74, IN  
PIERCE COUNTY, WASHINGTON.

SITUATE IN THE COUNTY OF PIERCE, STATE OF WASHINGTON.

Parcel ID Number: 720000-055-0  
1302 S MONROE ST  
TACOMA  
("Property Address"):

which currently has the address of  
[Street]  
[City], Washington 98405 [Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

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EXHIBIT B

**First American Title Insurance Company**  
NATIONAL DEFAULT TITLE SERVICES – TSG DIVISION  
818 STEWART STREET, SUITE 800, SEATTLE, WA 98101

**JANUARY 26, 2011**

**PIONEER LENDER TRUSTEE SERVICES  
8151 WEST RIFLEMAN STREET  
BOISE, ID 83704  
ATTN: KARA LANSBERRY**

REFERENCE: [REDACTED]/ALEXANDER  
OUR ORDER NUMBER: **5025511**

THE ITEMS ENCLOSED WERE PREPARED FOR THE SOLE USE OF THE HEREIN-NAMED TRUSTEE. THESE ITEMS SHOULD NOT BE RELIED UPON BY ANY THIRD PARTY AS A CONDITION OF TITLE.

**First American Title Insurance Company**  
**National Default Title Services**

MARCY SAVAGE  
ASSISTANT SECRETARY  
TITLE OFFICER  
PH: 206-728-7215  
FX: **206-448-6248**

ENCLOSURE

ORDER NO: 5025511  
REFERENCE NO: [REDACTED]  
TITLE OFFICER: MARCY SAVAGE  
PRODUCT TYPE: WA TSG

## TRUSTEE'S SALE GUARANTEE

ORDER NO.: 5025511

REFERENCE NO.: [REDACTED]

LIABILITY: \$128,788.22

FEE: \$603.00

TAX: \$57.29

SUBJECT TO THE EXCLUSIONS FROM COVERAGE, THE LIMITS OF LIABILITY AND OTHER PROVISIONS OF THE CONDITIONS AND STIPULATIONS HERETO ANNEXED AND MADE A PART OF THIS GUARANTEE.

***First American Title Insurance Company***  
a corporation, herein called the Company,

### GUARANTEES

**ROUTH CRABTREE OLSEN, P.S. & NORTHWEST TRUSTEE SERVICES, INC.  
PNC MORTGAGE, A DIVISION PNC BANK, N.A**

HEREIN CALLED THE ASSURED, AGAINST LOSS NOT EXCEEDING THE LIABILITY AMOUNT STATED ABOVE WHICH THE ASSURED SHALL SUSTAIN BY REASON OF ANY INCORRECTNESS IN THE ASSURANCE WHICH THE COMPANY HEREBY GIVES THAT, ACCORDING TO THE PUBLIC RECORDS, ON THE DATE STATED BELOW,

1. THE TITLE TO THE HEREIN DESCRIBED ESTATE OR INTEREST WAS VESTED IN THE VESTEE NAMED, SUBJECT TO THE MATTERS SHOWN AS EXCEPTIONS HEREIN, WHICH EXCEPTIONS ARE NOT NECESSARILY SHOWN IN THE ORDER OF THEIR PRIORITY;
2. THE NAMES AND ADDRESSES OF PERSONS WHO HAVE RECORDED REQUESTS FOR A COPY OF THE NOTICE OF SALE AND OF ADDITIONAL PERSONS WHO ARE ENTITLED TO RECEIVE A COPY OF THE NOTICE OF SALE, AS PROVIDED BY RCW 61.24.040(1)(b), (c) AND (d), ARE AS SHOWN HEREIN.

DATED: JANUARY 14, 2011 AT 7:30 A.M.

***First American Title Insurance Company***

BY DENNIS J. GILMORE - PRESIDENT

BY MARCY SAVAGE  
ASSISTANT SECRETARY  
TITLE OFFICER  
PH: 206-728-7215  
FX: 206-448-6248

ORDER NO: 5025511  
REFERENCE NO: ~~5025511~~  
TITLE OFFICER: MARCY SAVAGE  
PRODUCT TYPE: WA TSG

TITLE TO SAID ESTATE OR INTEREST AT THE DATE HEREOF IS VESTED IN:

**SUZETTE J. ALEXANDER, A SINGLE PERSON.**

THE ESTATE OR INTEREST IN THE LAND HEREINAFTER DESCRIBED OR REFERRED TO COVERED BY THIS GUARANTEE IS:

**A FEE.**

THE LAND REFERRED TO IN THIS GUARANTEE IS SITUATED IN THE **STATE OF WASHINGTON, COUNTY OF PIERCE**  
AND IS DESCRIBED AS FOLLOWS:

(SEE EXHIBIT "A" ATTACHED)

**EXCEPTIONS:**

ANY FAILURE BY THE FORECLOSING TRUSTEE OR BENEFICIARY TO COMPLY WITH THE REQUIREMENTS OF A COUNTY OR CITY ORDINANCE, IF ANY, AS IT PERTAINS TO THE MAINTENANCE OF THE PROPERTY DESCRIBED HEREIN, PRIOR TO OR DURING THE FORECLOSURE PROCESS.

1. LIABILITY FOR ASSESSMENTS AND/OR PERSONAL PROPERTY TAXES, IF ANY.
2. GENERAL AND SPECIAL TAXES FOR THE CALENDAR YEAR **2011**, A LIEN NOT YET DUE OR PAYABLE.
3. GENERAL TAXES FOR THE YEAR **2010** WHICH HAVE BEEN PAID.

AMOUNT:	<b>\$1,984.28.</b>
TAX ACCOUNT NO.:	<b>72000-0550.</b>
LAND:	<b>\$83,800.00.</b>
IMPROVEMENTS:	<b>\$83,500.00.</b>

4. A DEED OF TRUST TO SECURE AN ORIGINAL INDEBTEDNESS OF **\$143,504.00**, AND ANY AMOUNTS OR OBLIGATIONS SECURED THEREBY, RECORDED **AUGUST 30, 2004** AS INSTRUMENT NO. **200408301121** OF OFFICIAL RECORDS.

DATED:	<b>AUGUST 19, 2004.</b>
GRANTOR:	<b>SUZETTE J ALEXANDER, A SINGLE PERSON.</b>
TRUSTEE:	<b>FIDELITY NATIONAL TITLE.</b>
BENEFICIARY:	<b>NATIONAL CITY MORTGAGE CO DBA ACCUBANC MORTGAGE., A CORPORATION.</b>

NOTE 1: THE TRUSTEE NAMED AS THE ASSURED ON THIS TRUSTEE'S SALE GUARANTEE DOES NOT APPEAR TO BE THE TRUSTEE OF RECORD.

NOTE 2: THE BENEFICIARY NAMED AS THE ASSURED ON THIS TRUSTEE'S SALE GUARANTEE DOES NOT APPEAR TO BE THE BENEFICIARY OF RECORD.



ORDER NO: 5025511  
REFERENCE NO: ~~XXXXXXXXXX~~  
TITLE OFFICER: MARCY SAVAGE  
PRODUCT TYPE: WA TSG

5. A DEED OF TRUST TO SECURE AN ORIGINAL INDEBTEDNESS OF **\$28,000.00**, AND ANY OTHER AMOUNTS OR OBLIGATIONS SECURED THEREBY, RECORDED **JUNE 30, 2005** AS INSTRUMENT NO. **200506301984** OF OFFICIAL RECORDS.

DATED: **JUNE 21, 2005.**

GRANTOR: **SUZETTE J ALEXANDER, A SINGLE PERSON .**

TRUSTEE: **CHICAGO TITLE.**

BENEFICIARY: **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.  
("MERS"), AS NOMINEE FOR**

LENDER: **HOMEcomings FINANCIAL NETWORK, INC.**

6. ANY AND ALL OFFERS OF DEDICATION, CONDITIONS, RESTRICTIONS, EASEMENTS, FENCELINE/BOUNDARY DISCREPANCIES, NOTES AND/OR PROVISIONS SHOWN OR DISCLOSED BY THE FILED OR RECORDED MAP REFERRED TO IN THE LEGAL DESCRIPTION.

7. UNLESS THE PROPERTY DESCRIBED IN THIS REPORT IS LOCATED IN KING, PIERCE OR SPOKANE COUNTIES NO SEARCH OF THE RECORDS OF THE UNITED STATES BANKRUPTCY COURT HAS BEEN MADE.

ORDER NO: 5025511  
REFERENCE NO: [REDACTED]  
TITLE OFFICER: MARCY SAVAGE  
PRODUCT TYPE: WA TSG

**EXHIBIT "A"**

**THE LAND REFERRED TO IN THIS GUARANTEE IS SITUATED IN THE STATE OF WASHINGTON, COUNTY OF PIERCE AND IS DESCRIBED AS FOLLOWS:**

LOTS 1 AND 2, BLOCK 13, RIDGEDALE ADDITION TO TACOMA, W.T., ACCORDING TO PLAT RECORDED IN BOOK 2 OF PLATS AT PAGE 74, IN PIERCE COUNTY, WASHINGTON.  
SITUATE IN THE COUNTY OF PIERCE, STATE OF WASHINGTON.

EXHIBIT C

Pierce County Assessor-Treasurer ePIP

Parcel Summary for 7200000550

08/28/2012 07:10 AM

<b>Property Details</b> <b>Parcel Number:</b> 7200000550 <b>Site Address:</b> 1302 S MONROE ST <b>Account Type:</b> Real Property <b>Category:</b> Land and Improvements <b>Use Code:</b> 1101-SINGLE FAMILY DWELLING	<b>Taxpayer Details</b> <b>Taxpayer Name:</b> ALEXANDER SUZETTE J <b>Mailing Address:</b> 1302 S MONROE ST TACOMA WA 98405-1447
<b>Appraisal Details</b> <b>Value Area:</b> PI4 <b>Appr Acct Type:</b> Residential <b>Business Name:</b> <b>Last Inspection:</b> 03/17/2011 - Physical Inspection	<b>Tax/Assessment</b> <b>Current Tax Year:</b> 2013 <b>Taxable Value:</b> 114,000 <b>Assessed Value:</b> 114,000
<b>Related Parcels</b> Group Account Number: n/a Mobile/MFG Home and Personal Property n/a parcel(s) located on this parcel: Real parcel on which this parcel is located: n/a	
<b>Tax Description</b> Section 01 Township 20 Range 02 Quarter 42 RIDGEDALE ADD: RIDGEDALE ADD L 1 & 2 B 13	

**I acknowledge and agree to the prohibitions listed in RCW 42.56.070(9) against releasing and/or using lists of individuals for commercial purposes.** Neither Pierce County nor the Assessor-Treasurer warrants the accuracy, reliability or timeliness of any information in this system, and shall not be held liable for losses caused by using this information. Portions of this information may not be current or accurate. Any person or entity who relies on any information obtained from this system does so at their own risk. **All critical information should be independently verified.**

**"Our office works for you, the taxpayer"**

**Pierce County Assessor-Treasurer**  
**Dale Washam**  
2401 South 35th St Room 142  
Tacoma, Washington 98409  
(253)798-6111 or Fax (253)798-3142  
[www.piercecountywa.org/atr](http://www.piercecountywa.org/atr)

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